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**HF 99** – Physical Therapy Co-Pay (LSB 1753HH)  
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Fiscal Note Version – New

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**Description**

**House File 99** provides that insurance copayments or coinsurance amounts paid by an insured for services provided by a physical therapist cannot be greater than the copayment or coinsurance amount imposed on the insured for services rendered by a physician or other medical provider for the same or similar diagnosed condition. This Bill applies to specified individual and group policies, contracts, and plans that are issued for delivery, continued, or renewed in this state on or after July 1, 2013.

**Background**

State agencies and regents universities have self-funded health insurance programs.

**Assumptions**

- The copayments for state plans and for the University of Northern Iowa and Iowa State University are the same for physical therapy services as other services.
- The University of Iowa has higher copayments for physical therapy services than other medical services.
- The University of Iowa projects claims of \$1.5 million in FY 2014 and \$1.6 million in FY 2015 for physical therapy services. Claim costs will increase by 6.5% if physical therapy copays are reduced to match other copays.

**Fiscal Impact**

This change does not affect most of state government. The University of Iowa will experience increased claims payments by an estimated \$100,000 in FY 2014 and \$107,000 in FY 2015. Funding for the University of Iowa comes from a variety of sources, including General Fund appropriations, grants, tuition, fees charged by enterprises, and other sources.

**Sources**

Insurance Division, Department of Commerce  
Department of Administrative Services  
Board of Regents

/s/ Holly M. Lyons

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March 26, 2013

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The fiscal note for this bill was prepared pursuant to **Joint Rule 17** and the Iowa Code. Data used in developing this fiscal note is available from the Fiscal Services Division of the Legislative Services Agency upon request.

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